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2 IN THE UNITED STATES BANKRUPTCY COURT FOR  
3 THE DISTRICT OF PUERTO RICO

4 IN RE:

5 YAHAIIRA RAMIREZ SERNA  
6  
7

8 XXX-XX-3346  
9

CASE NO. 03-02792 ESL

Chapter 13

10 FILED & ENTERED ON 7/14/2006

11 Debtor(s)

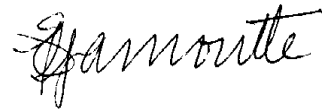
12  
13 DISCHARGE OF DEBTOR AFTER COMPLETION OF CHAPTER 13 PLAN

14 It appearing that the debtor is entitled to a discharge.  
15 IT IS ORDERED:

16 The debtor is granted a discharge under section 1328(a) of title 11,  
17 United States Code, (the Bankruptcy Code).

18 San Juan, Puerto Rico, this 14 day of July, 2006.

19 BY THE COURT

20  
21   
22

23 ENRIQUE S. LAMOUTTE INCLAN  
24 U.S. Bankruptcy Judge  
25

cc: All creditors

SEE THE BACK THIS ORDER FOR IMPORTANT INFORMATION.

1  
2  
3 EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

4 This court order grants a discharge to the person named as the debtor after  
5 the debtor has completed all payments under the chapter 13 plan. It is not a  
6 dismissal of the case.

6 Collection of Discharged Debts Prohibited

7 The discharge prohibits any attempt to collect from the debtor a debt that  
8 has been discharged. For example, a creditor is not permitted to contact a debtor  
9 by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or  
10 other property, or to take any other action to collect a discharged debt from the  
11 debtor. [In a case involving community property:] [There are also special rules  
12 that protect certain community property owned by the debtor's spouse, even if  
13 that spouse did not file a bankruptcy case.] A creditor who violates this order  
14 can be required to pay any damages and attorney's fees to the debtor.

15 However, a creditor may have the right to enforce a valid lien, such as a  
16 mortgage or security interest, against the debtor's property after the  
17 bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case.  
18 Also, a debtor may voluntarily pay any debt that has been discharged.

14 Debts That are Discharged

15 The chapter 13 discharge order eliminates a debtor's legal obligation to  
16 pay a debt that is discharged. Most, but not all, types of debts are discharged  
17 if the debt is provided for by the chapter 13 plan or is disallowed by the court  
18 pursuant to section 502 of the Bankruptcy Code.

17 Debts that are Not Discharged.

18 Some of the common types of debts which are not discharged in a chapter 13  
19 bankruptcy case are:

- 20 a. Debts that are in the nature of alimony, maintenance, or support;  
21 a. Debts for most student loans;  
21 b. Debts for most fines, penalties, forfeitures, or criminal restitution  
22 obligations;  
22 c. Debts for personal injuries or death caused by the debtor's operation  
23 of a motor vehicle while intoxicated;  
23 d. Debts provided for under section 1322(b) (5) of the Bankruptcy Code and  
24 on which the last payment is due after the date on which the final  
24 payment under the plan was due; and  
25 e. Debts for certain consumer purchases made after the bankruptcy case was  
25 filed if prior approval by the trustee of the debtor's incurring the  
debt was practicable but was not obtained.

This information is only a general summary of the bankruptcy discharge.  
There are exceptions to these general rules. Because the law is complicated, you  
may want to consult an attorney to determine the exact effect of the discharge in  
this case.

Bankruptcy Noticing Center  
2525 Network Place, 3rd Floor  
Herndon, Virginia 20171-3514

# CERTIFICATE OF SERVICE

District/off: 0104-3  
Case: 03-02792

User: feijoom  
Form ID: pdf001

Page 1 of 1  
Total Served: 21

Date Rcvd: Jul 14, 2006

The following entities were served by first class mail on Jul 16, 2006.

db YAHAIRA RAMIREZ SERNA, URB RIVERAS DE BUCANA, CALLE FLORIN C 16, PONCE, PR 00733  
smg DEPARTAMENTO DE HACIENDA, PO BOX 9024140, OFICINA 424-B, SAN JUAN, PR 00902-4140  
smg FEDERAL LITIGATION DEPT. OF JUSTICE, PO BOX 9020192, SAN JUAN, PR 00902-0192  
smg ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 21126,  
PHILADELPHIA PA 19114-0326  
(address filed with court: INTERNAL REVENUE SERVICE, PO BOX 21126,  
PHILADELPHIA, PA 19114-0326)  
smg PR DEPARTMENT OF LABOR, PRUDENCIO RIVERA MARTINEZ BLDG, 505 MUNOZ RIVERA AVENUE, 12 FLOOR,  
SAN JUAN, PR 00918  
smg +US TRUSTEE, EDIFICIO OCHOA, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938  
ust +EDWARD A. GODOY, OFFICE OF THE U. S. TRUSTEE, OCHOA BUILDING, 3RD FLOOR,  
500 TANCA STREET, SUITE 301, SAN JUAN, PR 00901-1938  
ust +MARIA DE LOS ANGELES GONZALEZ, OFFICE OF THE US TRUSTEE, OCHOA BUILDING,  
500 TANCA ST SUITE 301, SAN JUAN, PR 00901-1938  
ust +MONSITA LECARAZ ARRIBAS, OFFICE OF THE US TRUSTEE (UST), OCHOA BUILDING,  
500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938  
ust +MONSITA LECARAZ ARRIBAS (MM), OFFICE OF THE US TRUSTEE, OCHOA BUILDING,  
500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938  
ust +NANCY PUJALS, OFFICE OF THE US TRUSTEE, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938  
ust +OFFICE U.S. TRUSTEE, EXECUTIVE OFFICE OF THE US TRUSTEE, 500 TANCA STREET, SUITE 301,  
SAN JUAN, PR 00901-1938  
1801235 ASSOCIATES FINANCE, DEPTO QUIEBRAS 111 CARR 174, SUITE 2 MINILLAS INDUSTRIAL PARK,  
BAYAMON, PR 00959 1910  
1801228 ASSOCIATES INTL HOLDING CORP, PO BOX 1616, BAYAMON, PR 00960-1616  
1801231 DEPARTMENT OF TREASURY, SECCION DE QUIEBRAS OFICINA 424-B, PO BOX 9024140,  
SAN JUAN, PR 00902-4140  
1801229 ISLAND FINANCE, BANKRUPTCY DEPARTMENT, PO BOX 195369, SAN JUAN, PR 00919 5369  
1801234 MOVI STAR, PO BOX 71456, SAN JUAN, PR 00936 8556  
1801236 RELIABLE FINANCE SERVICES INC, BOX 21382, SAN JUAN, PR 00928 1382  
1801232 RELIABLE FINANCIAL SERVICES INC, PO BOX 21382, SAN JUAN, PR 00928-1382  
1801233 +SEARS, PO BOX 71204, SAN JUAN, PR 00936-8704  
1801230 TIBURON FINANCIAL, PO BOX 770, BOYSTOWN, NE 68010 0770

The following entities were served by electronic transmission.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
ust\* +US TRUSTEE, EDIFICIO OCHOA, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938  
TOTALS: 0, \* 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 16, 2006

Signature:

